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## I. Topic of Research

**Determinants of Purchase Intentions Towards Private Labels in Organized Retail Stores**

## II. Introduction

There are different types of brands available in the market on which consumers pay attention to satisfy their needs, one of which is private label (Valaskova *et al.*, 2018). Private label products are the retailers' products that are produced by retailers under their own brand name and sold globally in their respective stores only (Baltas, 1997; Veloutsou *et al*., 2004; Herstein and Jaffe, 2007; Kumar and Steenkamp, 2007; Vo *et al*., 2015; Porral and Mangin , 2016). Dodds *et al*. (2003) and Beneke (2010) stated that the title of the brand is decided by the distributor and the production is assigned to the third party i.e. manufacturer. All the responsibility related to development, sourcing and production contracts of private label must be taken by the retailer themselves (Dhar & Hoch, 1997). According to Dursun *et al*. (2011) in the past several years, well developed strategy regarding private label plays an important role for the retailers in a competitive environment. Thus, the role of retailers have been changed over the years and they have now become active retailers rather than passive intermediaries (Lambin *et al*., 2007).

Research by Herstein and Gamliel (2004) found that from 1840s onwards, private label development began, which is the first era of emergence of private label i.e. 1840-1860. Private labels declined in second era i.e. 1861-1928 due to manufacturer's brands as they were distributed nationally due to improved transportation. After that, due to economic distress, the great depression of 1929 created problem for everyone. Consumers were not able to buy the national brands, so consumers considered private label as an alternative to the national brand.

But private labels were considered inferior quality products and low priced as compared to national brand until the mid 1970s. After that, private labels have been improved from time to time. In 1990, the private labels prospered in the food sector, increased market share and became a threat to national brand because of improvement in quality, development of premium products etc. In recent years, private labels have expanded in various products categories (Beneke, 2010). Research by Verhoef *et al.* (2002), Labeaga *et al.* (2007) suggest that perception of consumers are changing in favour of private labels. Many consumers accept and buy the private labels because of improved quality.

Over the last few decades, there has been a huge growth in private labels in various product categories across many countries (Enginkaya, 2017). In developed countries the demand for private labels has increased so much that they are competing with national brands in various product categories (Herstein and Jaffe, 2007). The range of private labels has expanded from food and groceries to apparel, personal care, health care and lifestyle in order to provide various alternatives to consumers (Beneke, 2010). Private label sales in Europe have grown steadily since 1990s (Planet Retail 2007). According to study by AC Nielsen, in 2005, the private label market share in Europe was around 23%, Germany had 30% and Switzerland had 45% which is the highest share among all. In contrast, share of private label in Asian markets was only 4% (AC Nielsen, 2005). In 2010, private label share was around 30% in Europe and around 20% in the US (Steenkamp *et al*., 2010). According to Global Nielsen Report (2014) market share of private label in developed nations have reached almost 50%, whereas in some developing countries it is 10% or less.

Private label have occupied the much market share in developed countries like Europe, North America, Australia and UK and are also available in developing countries like Brazil, China and India (Singla, 2018; Singh *et al*., 2018) and gradually these products are enhancing their market share. In India, private label products are in the nascent stage (Pangriya, 2016). According to Pani (2013) share of private label in India is around 4.5% and in near future, it is expected to double. Moreover between years 2012 and 2014, market share of private labels has increased by 27% (Nielsen Report, Nov. 2014). Thus, in Indian organized retail market private label is a growing phenomenon (Gangwani, 2020) and this creates a win-win solution for both retailers and consumers. Private label benefits consumers by offering various alternatives in comparison

to national brands based on lower prices due to their lower manufacturing costs, lower overhead costs, minimal advertising (Cunningham, 1982; Richardson *et al.*, 1995). For retailers, it provides various benefits including building store traffic, helps in increasing store loyalty by creating positive perception towards store among consumers, provide higher profits, helps in differentiation and positioning among the retailers (Richardson *et al*., 1995; Grewal *et al*., 1998; Batra and Sinha, 2000; Collins-Dodd and Lindley, 2003; Semejin *et al*., 2004). It also helps the retailers grow more as they are able to enhance and achieve the economies of scale by providing same products at comparatively lower prices (Dhar and Hoch, 1997).

Ultimately, private label success is based on the end consumers, so their observation is of immense interest from the consumer point of view. The market share of private label is also based on the purchase decision of consumers and it helps in determines the success of retailers. Therefore, it is essential that in study of private label, to keep consumers in mind together with their perception towards private label (Pestek, 2013).

## III. Review of Literature

Previous studies have shown that the continuing growth of private labels and the positive response of consumers towards private label products have attracted the attention of many researchers. Many studies have been done in different countries and in different product categories. Previous researches conducted on private label suggest that there are various factors which affect the success of private labels and different researcher's examined different factors which influence the purchase intention of private label. Jaafar *et al.* (2012) examined the effect of intrinsic and extrinsic factors on purchase of private label. Richardson *et al.* (1995), Sheinin *et al.* (2003) and D'Astous *et al.* (2005) examined the affect of store image on store brand attitude. Burton *et al.* (1998), Jin and Suh (2005) found that attitude towards private label influence the actual buying decision of consumers. Mostafa (2018) measured the effect of store image, familiarity, quality, risk and price conscious consumers on purchase intention of private label. Quality is considered as a main factor which influences the purchase decision of the consumers (Fong *et al.*, 2015).

In India, few studies have been done. Thus, the purpose of this review is to understand the consumers' perception towards purchase of private label products and inter-relationship between different factors like store image, familiarity, perceived quality, perceived risk, price consciousness and their direct or indirect effects on consumers' purchase intention of private label in India.

**Table No-1: Operational Definition of Variables**

| Variables | Operational Definition | Source | Adapted operational definition for proposed study |
|---|---|---|---|
| Store Image | It is the impression of retailers made in consumer mind. This perception is determined on the basis of functional and psychological characteristics linked with the retailers. | Ailawadi and Keller, 2004 | Same as operational definition |
| Product Familiarity | It refers to the knowledge of the consumer that they use to assess the quality of products. | Alba and Hutchinson, 1987 | Same as operational definition |
| Perceived Quality | Perceived product quality refers to a consumer evaluation of overall excellence or superiority of a product. | Zeithaml, 1988 | Perceived product quality refers to a consumer evaluation of overall excellence or superiority of a private label product. |
| Perceived Risk | Risk refers to the uncertainty of the products and their negative outcome by purchasing the wrong goods or services by consumers. | Stone and Gronhung, 1993 | Risk refers to the uncertainty of the private label products and their negative outcome by purchasing the wrong private label goods or services by consumers. |
| Price Consciousness | Price conscious consumer is defined as low price consumers who especially focus only on the pursuit of low price products. | Lichtenstein *et al.*1993 | Same as operational definition |
| Purchase Intention | It is the possibility that consumers make plan or ready to buy a certain products and services in near future. | Wu *et al*. 2011 | It is the possibility that consumers make a plan or ready to buy a private label products and services in near future. |

(Source: Literature Review)

## Store Image

Store image is the impression of retailers made in consumer mind (Ailawadi and Keller, 2004). Burt & Mavrommatis (2006) stated that it helps in building customer perception about the store. It includes the main aspects of the store like physical (layout, convenience, selection) and social or psychological (quality, atmosphere, experiential feelings and emotions). The consumer uses these cues to create an attitude toward the store. According to Richardson *et al*. (1996) store

image is a multidimensional phenomenon, including various aspects of the store that consumer uses for evaluating the image of the store. Lee and Hyman (2008) concluded that product mix, pricing, store location; physical attributes and customer services are the attributes that determined the image of a store.

When image of store is good it helps in increasing store value (Martenson, 2007), attracts the consumers and enhances the private label attitude of consumer (Hansen and Singh, 2008). It also helps in building store loyalty, frequent purchases and reduced store switching intention (Wu *et al*., 2011). Previous research shows that there is a direct and positive effect of store image on consumer evaluation of private label brands (Liljander *et al*., 2009). Research also shows that for measuring the quality of private label, retailers' store image act as a cue for consumers (Burnkrant, 1978). When consumers consider that the store has a greater store image, then quality of store is also considered high, therefore the stronger the image of store, the more the consumer is willing to buy store brand (Dodds *et al*., 1991).

In addition to this, there is a direct and inverse relationship between store image and perceived risk, which, in turn, affect the purchase intention of consumer. Semeijn *et al.* (2004) and Moore (1995) examined that when a retailer store image is positive, it helps in reducing the risk of private label and increases the perception towards private label. On the other hand, a negative store image, negatively influence the consumer purchase intention.

**Product Familiarity**

When consumers make decision regarding purchase of private label, familiarity plays an important role (Bettman and Park, 1980). Familiarity reflects what the consumer knows about product and how much information is available to consumer, which they use to assess the quality of product. Sheau-Fen *et al.* (2012) defined private label brands as these are bought cheaply and regularly, familiarity plays an important role in influencing consumer behavior regarding private label and making purchase decisions, leading to greater evaluation of the brand. Richardson *et al.* (1996) stated that familiarity builds confidence in ability to possess specific skills in identifying the criteria required to evaluate product quality. Through personal word of mouth or regular marketing communication, consumers can be made aware of private labels (Alba and Hutchinson, 1987; Trusov *et al*., 2009).

Many studies have shown that there is a positive relation between familiarity and perceived quality but it negatively impacts the perceived risk. If consumers are more familiar with private label it helps in increasing understanding that the quality of these products is good. Familiarity also helps in reducing perceived risk of private label, which, in turn, helps in increasing purchase intention of consumer. (Richardson *et al.*, 1996; Mieres *et al.*, 2006; Dursun *et al.*, 2011; Rubio *et al.*, 2014; Beneke *et al.*, 2015; Girard *et al.*, 2017).

**Perceived Quality**

In determining the purchase of private label, consumer factor i.e. perceived quality play an important role (Sethuraman, 2000; Chikhalkar & Chaudhuri 2016). According to Zeithaml (1988), perceived product quality refers to a consumer evaluation of overall excellence or superiority of a product. To assess the product quality, consumers use production standard along with the product performance and product specific attributes (Agarwal and Teas, 2004). Dick *et al.* (1996), Chaniotakis *et al.* (2010) stated that when consumer takes a decision of buying of a product, the perception of quality is considered as an important element and it directly effects the purchase intention of consumers towards private label (Porral and Lang, 2015). Previous researches show that there is a positive relationship between quality of private label and willingness to buy (Sheau-Fen *et al.*, 2012; Beneke *et al.*, 2015; Do Vale *et al.*, 2016). Richardson *et al.* (1994) also proved that perceived quality affects consumers' purchase intention towards private label. Kounk (2018) also proved that consumers purchase intention towards private label brands is positively influenced by the perceived quality. Conversely, when consumer considers it lower quality, it may result in lower buying intention.

**Perceived Risk**

According to Dowling (1986), perceived risk reflects the uncertainty of the product associated with the purchase of private label that is experienced by all the consumers. Any action taken by consumer will produce result, which he cannot predict with certainty, which sometimes can be unpleasant as well (Liljander *et al.*, 2009). Risk refers to the uncertainty of the products and their negative outcome by purchasing the wrong goods or services by consumers (Stone and Gronhung, 1993). Previous studies found that perceived risk is a "multidimensional phenomena" including physical, functional, financial, social and psychological risk (Beneke *et al.*, 2013;

Schiffman and Kanuk, 2010; Liljander *et al*., 2009; Laforet, 2007; Zielke and Dobbelstein, 2007; Mieres *et al.*, 2006; Chen and Dubinsky, 2003; Agarwal and Teas, 2001). Peter and Tarpey (1975) and Schiffman and Kanuk (2004) added one more type of risk i.e. Time Risk.

Kakkos *et al*. (2015) stated that there is a direct impact of lower perceived risk on private label purchase intention of consumer i.e. The lower the perceived risk, greater choice of private label purchase. But many studies confirm that higher the risk associated with the private label, the lower the chances of consumer to buy private label (Richardson *et al*., 1996; Tseng & Hwang, 2003; Erdem *et al*., 2004). Studies also show that there is interdependency between perceived quality and perceived risk. The higher the quality, lower the risk (Beneke *et al*., 2013; Chen and Dubinsky, 2003; Agarwal and Teas, 2001; Batra and Sinha, 2000; Sweeney *et al*., 1999; Girard *et al*., 2017).

Past studies show that familiarity helps in reducing risk and to increase purchases in the future (Mieres *et al*., 2005). Sethuraman and Cole (1999) illustrated that as consumers gain knowledge of private label, negative consequences reduces and in turn, perceived risk is also decreases.

**Price Consciousness**

Price conscious consumer is defined as low price consumers who especially focus only on the pursuit of low price products (Lichtenstein *et al*., 1993). Ailawadi *et al.* (2001), Hansen *et al.* (2006), Thanasuta (2015) stated that in comparison to low level of price conscious consumers highly price conscious consumers give higher attention to the lower priced products. Kirk (1992) examined that for consumers, low price is an important factor that prefer private brands over national brands because the needs of price conscious consumers can be fulfilled by store brand products. For buying low price products, price conscious consumers are willing to spend their resources like time and efforts at more stores (Jin and Sternquist, 2004). When price conscious consumers are searching for lower priced products, they tend to pay less attention on perceived quality (Martínez and Montaner, 2006). Therefore, if some brands offer lower priced products to consumers, then these consumers are ready to switch to that brand.

Consumers prefer private label products due to economic recession and this directly affects the price conscious consumers (Hoch and Banerji, 1993). Consumers also buy private label products

to save money which is considered an important reason because these products are 5-10% cheaper in comparison to national brands (Laaksonen and Reynolds 1994). Thus consumers have more positive attitude towards private label, when they experience larger price saving from purchasing these products. But the desire of buying is reduced because of high cost products and consumers feel that if they are buying high price products they are losing their money (Dodds *et al*., 1991; Lichtenstein *et al*., 1993). To overcome this negative feeling, low price products may be purchased by price conscious consumers and this helps in building a more positive attitude toward private labels.

**Purchase Intention**

The decision taken by consumer related to purchasing is very complex. When consumers evaluate products, purchase decision is considered an important critical point. It is considered an important tool and helps in predicting buying decision. Wu *et al.* (2011) confirmed that purchase intention is the possibility that consumers make a plan or ready to buy a certain products and services in near future. When consumers take the decision to buy the product then this decision is motivated by the purchase intention (Zeithaml, 1988). Previous studies have found that purchase intention is influenced by factors like price, quality and value (Zeithaml, 1988) and Lekhwipat (2014) found that store image is the factor which provides satisfaction to consumers when they buy the products, which, in turn affects the purchase intention. If willingness to buy a product is strong, then the chance of making the purchase real is high (Hansen *et al*, 2004; Lee and Lee, 2013). There is a direct effect of perceived quality on consumers purchase intention (Bao *et al*., 2011).

**Research Gap**

The existing literature related to private labels cover the various relationship issues related to influence of store image, familiarity, perceived quality, perceived risk, and price consciousness on consumers perception and their purchase intention towards private label products. Different researcher identified these variables separately, only few researchers have looked at these factors in a comprehensive manner. Hence, it is important to study these factors together in context of private label in India. Therefore, the purpose of this study is to explore the relationship between

store image, familiarity, perceived quality, perceived risk, price consciousness and purchase intention.

It is found that previous studies are mainly focused on developed nations like United States and European markets. Although, in Indian market, few researches has been done related to consumer perception towards private label. Thus, the significance of this study is to know about the consumers' perception towards private label in India especially when the share of organized retailing is growing in India.

Previous studies suggest that price consciousness has a direct effect on purchase intention of private label (Burton *et* al., 1998; Batra and Sinha, 2000; Thanasuta, 2015), but study done by Sharghi *et al*. (2016) shows that price consciousness doesn't affect the purchase intention of private label. Then the study needs to be carried out for reiterating the relationships.

There is also lack of evidence from the past studies about the study on different segments of consumers. Thus research is essential to better understand the perception of consumers' in relation to the private labels when their market share is increasing.

## IV. Rationale of the Study

According to KPMG report (2014), in India, private label products accounts for 10-12% of organized retail market and due to increasing growth in organized retail market, private labels are also growing day by day in various product categories. In the starting phase of private label, lower price strategy is used by the retailers to attract the price conscious consumers and these consumers are considered the only buyers of these products. Consumers consider private label products inferior in quality. But as the time goes by, the perception of retailers and consumers are changing. Many consumers accept and buy the private labels because retailers are focusing on improving the quality of products. Although these products are sold along with the national products. Price may not be the single factor that affects the consumers purchase decision. There are various other factors that consumers consider while making a purchase decision and quality is indeed one of the important factors that every consumer consider.

With the increasing growth in organized stores in India, private labels will move from nascent stage to growth stage in the coming years. It is important for the retailers to understand the consumers' perception and behavior towards different product categories. Thus the purpose of

this research is to identify the attitude of consumers towards private labels and to know the factors that play an important role in having purchase intention for private labels.

## V. Objectives and Hypothesis of the Study

The following objectives are framed to carry out the proposed study:

1) To examine the perception of customers' towards private label products.
2) To study the influence of store image and product familiarity on purchase intention of private labels.
3) To assess the influence of store image on perceived quality and perceived risk associated with the private labels.
4) To study the influence of product familiarity on perceived quality and perceived risk with the private labels.
5) To examine the influence of perceived quality, perceived risk and price consciousness on purchase intention of private labels.

The following alternate hypothesis are formulated in accordance to the objectives of the study:

Store image play an important role in building customer perception about the store (Burt and Mavrommatis, 2006). According to previous studies, there is a direct and positive effect of store image on consumer purchase intention of private label (Vahie and Paswan, 2006; Liljander *et al*., 2009; Wu *et al*., 2011; Beneke *et al.*, 2015). Thus, the following hypothesis is framed as:

**$H_1$: The store image affects the purchase intention of private labels among customers.**

Brand perception and attitude of consumers towards private label is positively influenced by the familiarity of that brand (Campbell and Keller, 2002). Familiarity plays an important role in making purchase decisions and leading to greater evaluation of the brand. Richardson (1996) investigated the influence of familiarity on consumers purchase intention towards private label. Number of researchers also shows the relationship between familiarity and purchase intention in their study (Ricardson *et al*., 1996; Mieres *et al.*, 2006; Rubio *et al*., 2014; Girard *et al*., 2017).

Therefore, the next hypothesis is framed as:

**$H_2$: The product familiarity affects the purchase intention of private labels among customers.**

The previous literature assured that store image and quality are interrelated. There is a positive association between them. Higher the store image results in higher the quality of private label (Bao *et al*., 2011; Beristain and Zorrilla, 2011; Porral and Lang, 2015). In addition, previous studies also show that there is an inverse relationship between store image and perceived risk (Dunn *et al*., 1986; Richardson *et al*., 1996; Erdem *et al*., 2004; Girard *et al*., 2017). Therefore, the next hypothesis are famed as:

**$H_{3a}$: The store image influences on perceived quality of private labels among customers.**

**$H_{3b}$: The store image influences on perceived risk associated with the private labels among customers.**

Previous studies show the direct and positive relationship between familiarity and purchase intention. Moreover, these studies also show the impact of familiarity on perceived quality and perceived risk (Ricardson *et al*., 1996; Mieres *et al*., 2006; Rubio *et al*., 2014; Girard *et al*., 2017). Therefore, the next hypothesis are framed as:

**$H_{4a}$: The product familiarity affects the perceived quality of private labels among customers.**

**$H_{4b}$: The product familiarity affects the perceived risk associated with the private labels among customers.**

Consumers considered quality as the most critical element while making a purchase decision. It is an antecedent that influences the purchase intention of consumers (Das, 2014). Previous studies show that there is a positive impact of perceived quality on purchase intention (Richardson *et al*., 1994; Sheau-Fen *et al*., 2012; lin *et al*.2015). Therefore, the next hypothesis is framed as:

**$H_{5a}$: The perceived quality of private labels affects the purchase intention of private labels among customers.**

Most previous studies concluded that there is an inverse relationship between perceived risk and purchasing behavior of consumers. Higher the risk associated with the private label, the lower the chances of consumers to buy private label. Conversely, the lower the perceived risk, greater choice of private label purchase (Dunn *et al*., 1986; Richardson *et al*., 1996; Tseng & Hwang, 2003; Erdem *et al*., 2004). Therefore, the next hypothesis is framed as:

**$H_{5b}$: The perceived risk associated with the private labels affects the purchase intention of private labels among customers.**

Low price is the main characteristic of price conscious consumers that attracts the consumers to buy private label. Consumer uses price as a cue while making purchase decision (Beneke *et al*., 2015). Previous studies revealed that low price products lead to higher purchasing decision by consumers (Sinha and Batra, 1999; Martinez and Montaner, 2006; Santos *et al*., 2016). Thus, next hypothesis is framed as:

**$H_{5c}$: The price consciousness of consumers affects the purchase intention of private labels among customers.**

## VI. Research Methodology

### a. Research Design

The design of research would be exploratory cum descriptive, describing consumers' perception towards private labels by focusing on relationship between store image, familiarity, perceived quality, perceived risk, price consciousness and purchase intention.

### b. Type of Data

Primary data would be collected in order to achieve the objectives mentioned in the study.

### c. Sampling Plan

**(i) Sampling Unit:** In accordance with the objectives of the study, the sample would be drawn from the people who prefer to buy from the organized store.

**(ii) Sample Size:** The sample size would consist of 800 respondents.

**(iii) Sampling Area:** The samples would be drawn from the Northern India.

**(iv) Sampling Technique:** Non-probability sampling technique using convenience cum judgmental sampling would be used to select the respondents. All the sample

units would be contacted personally in organized stores, in order to have first-hand information from the respondents.

**d. Research Instrument:** A structured questionnaire would be prepared to collect the data. The questionnaire would comprise of two sections as described below:

Section A would include demographics of customers listing details such as gender, age, educational qualification etc. Moreover this section would include questions related to the perception of customers towards private labels.

Section B would include the statements related to store image, familiarity, perceived quality, perceived risk, price consciousness and purchase intention. The items would be extracted from the studies of Dursun *et al.*, 2011, Wu *et al.*, 2011, Beneke *et al.*, 2015, Mostafa *et al.*, 2018. Moreover, statements from the other studies can also be taken up as per the requirements of the study.

The responses of the questions would be measured using a Likert type five point scale. A pilot study would be conducted before finalizing the questionnaire and item analysis would be done to retain the constructs of questionnaire.

**e. Research Tool**

Descriptive statistical tools such as mean, standard deviation, frequency distribution and percentage would be used. Advance tools like correlation, regression, CFA, SEM would be used to demonstrate the direction and degree of relationship between the individual variables. Moreover, other tests, if found appropriate, would also be used for the analysis of the data in due course of the research.

## VII. Chapter Scheme

### Chapter 1: Introduction

This chapter would provide introduction to the study, existence of private label and outlining the recent trends.

**Chapter 2: Review of Literature**

This chapter would provide the conceptual framework by reviewing the existing literature related to private labels. It would assess relationships of store image, familiarity, perceived quality, perceived risk, price consciousness and purchase intention. In addition, it would also mention the research gap.

**Chapter 3: Research Methodology**

This chapter would highlight the rationale and objectives of the study. This chapter will describe the research methodology including the sampling design, development of the questionnaire, the survey method and statistical techniques used to analyze the data.

**Chapter 4: Data Analysis and Interpretation**

The chapter would include analysis of data and interpretation of the results. It would highlight the relationships among the variables taken up in the study.

**Chapter 5: Conclusions and Recommendations**

The final chapter would conclude the findings of the study. It would include discussions based on the findings and previous researches. Limitations of the study and future research directions would be presented in this chapter.

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